

i. Mudaraba Savings Accounts:

Mudaraba Savings Account Type		Provisional Profit Rate
Mudaraba Savings Account (MSA)-General		3.50%
Mudaraba Savings Account (MSA)-Staff		
Taqwa Mudaraba Payroll Account (TMPA)		5.50% (2% higher than MSA)
Taqwa School Banking Account (TSBA)		4.00%
Taqwa Bonus Sanchaya Hishab (TBSH):		
Daily Minimum Balance (BDT)		Provisional Profit Rate
BDT 5,000 - BDT 50,000		3.50%
BDT 50,001 - BDT 100,000		4.50%
BDT 100,001- BDT 500,000		5.50%
BDT 500,001 - BDT 1,000,000		6.50%
BDT 1,000,001 & Above		7.50%

ii. Mudaraba Special Notice Deposit (MSND):

Balance:	Less than BDT 1 crore	1 crore to less than 25 crore	25 crore to less than 50 crore	50 crore to less than 100 crore	100 crore and above
Provisional Profit Rate:	1.00%	1.50%	2.50%	3.00%	3.50%

iii. Mudaraba Term Deposit Receipt (MTDR):

Tenor		Interest Rate (with effect from 15 th January, 2025)
Daily Basis	61D to 99D	
	Below Tk.1.00 Crore	7.50%
	Tk.1.00 Crore & Above	8.00%
	100D to 199D	8.75%
	200D to 299D	9.00%
	300D to 360D	9.25%
Monthly Basis	1M (Any Amount)	3.50%
	3M	
	Below Tk.1.00 Crore	8.50%
	Tk.1.00 Crore & Above	9.50%

6M		
	Below Tk.1.00 Crore	9.00%
	Tk.1.00 Crore & Above	10.00%
12M		
	Below Tk.1.00 Crore	10.00%
	Tk.1.00 Crore & Above	10.25%
24M		10.25%
36M		10.50%

iv. Mudaraba Digun Briddhi Amanat Prokolpo (MDBAP):

Particulars	Provisional Profit Rate
Mudaraba Digun Briddhi Amanat Prokolpo (MDBAP)	Simple: 9.95% p.a. [Money will be nearest double within 07 (seven) years]

v. Mudaraba Masik Sanchaya Prokolpo (MMSP):

Tenure	Provisional Profit Rate (Simple)	Provisional Profit Rate (Effective)
1 year	8.65%	9.00%
3 Years	10.03%	10.50%
5 Years	10.48%	11.00%
8 Years	10.93%	11.50%
10 Years	11.39%	12.00%

N.B. Installment size & maturity amount of Mudaraba Masik Sanchaya Prokolpo will be as per **Annexure # 1.**

vi. Mudaraba Super Munafa Amanat Prokolpo (MSMAP):

Particulars	Tenure	Provisional Profit Rate	Remarks
Mudaraba Super Munafa Amanat Prokolpo (MSMAP)	1 Year	12.00% p.a.	Tk.1,000 per month per Tk.1,00,000/- Before Tax having valid TIN & current return copy

vii. Mudaraba Masik Munafa Amanat Prokolpo (MMMAM) :

Particulars	Tenure	Provisional Profit Rate	Remarks
Mudaraba Masik Munafa Amanat Prokolpo (MMMAP)	3 / 5 Years	10.68% p.a.	Tk.890 per month per Tk.100,000/- Before Tax having valid TIN & current return copy

viii. Taqwa Kotipoti Sanchaya Prokolpo (TKSP) :

Particulars	Tenure	Provisional Profit Rate	Remarks
Taqwa Kotipoti Sanchaya Prokolpo (TKSP)	5/8/10/12/15/20 Years	7.00% p.a.	Estimated Maturity amount of Tk.1,00,00,000/- before Tax

N.B. Tenure wise Installment size of Taqwa Kotipoti Sanchaya Prokolpo (TKSP) will be as per **Annexure # 2**

ix. Taqwa Bibaho Sanchaya Prokolpo (TBSP):

Provisional Profit Rate (with expected profit for installment Tk. 1,000/-)								
Tenure (Year):	3 Years	5 Years	8 Years	10 Years	12 Years	15 Years	18 Years	21 Years
Nos. of Installment:	36	60	96	120	144	180	216	252
Provisional Profit Rate:	10.75%	11.00%	11.25%	11.50%	11.50%	11.50%	11.50%	11.50%
Expected benefit Amount:	42,640	80,247	156,043	225,544	310,657	481,083	721,327	1,059,993

N.B. The benefit will be applicable for other amount as multiple of Tk. 1,000/- as per provisional profit rate accordingly.

x. Taqwa Mohorana Sanchaya Prokolpo (TMSP):

Provisional Profit Rate (with expected profit for installment Tk. 1,000/-)				
Tenure (Year):	3 Years	5 Years	8 Years	10 Years
Nos. of Installment:	36	60	96	120
Provisional Profit Rate:	10.75%	11.00%	11.25%	11.50%
Expected Benefit Amount:	42,640	80,247	156,043	225,544

N.B. The benefit will be applicable for other amount as multiple of Tk. 1,000/- as per provisional profit rate accordingly.

xi. Taqwa Mudaraba Hajj Sanchaya Prokolpo (TMHSP):

Particulars	Provisional Profit Rate (Simple)
Taqwa Mudaraba Hajj Sanchaya Prokolpo (TMHSP)	11.50%

Year wise monthly Installment Size and Probable benefit for Hajj Cost on provisional profit rate as stated below:

(Amount in BDT)

Tenors (Years)	Monthly Installment Size	*Probable benefit for Hajj Cost	Tenors (Years)	Monthly Installment Size	*Probable benefit for Hajj Cost
2	23,500.00	6,31,000.00	12	3,300.00	10,15,500.00
3	15,500.00	6,62,500.00	13	3,000.00	10,73,000.00
4	11,500.00	6,96,700.00	14	2,750.00	11,37,500.00
5	9,100.00	7,33,000.00	15	2,500.00	11,91,000.00
6	7,500.00	7,72,500.00	16	2,300.00	12,58,000.00
7	6,300.00	8,07,000.00	17	2,100.00	13,14,500.00
8	5,400.00	8,44,000.00	18	1,950.00	13,93,000.00
9	4,700.00	8,83,500.00	19	1,800.00	14,65,000.00
10	4,200.00	9,38,000.00	20	1,650.00	15,26,500.00
11	3,700.00	9,73,500.00			

* Note: Probable benefit for Hajj Cost has been estimated based on the Hajj cost of Tk.5,75,680.00 under Package-2 for the year 2025 declared by Bangladesh Govt. vide Ministry of Religious Affairs Circular No. ১৬.০০.০০০০.০০৩.১৮.০০৬.১৯.৪৫৫; তারিখ: ০৩/১১/২০২৪. Year wise Incremental cost of Hajj benefit has been estimated @5% above for each year.

*Scheme/Prokolpo Deposit Accounts are not allowed to open in the name of Institution.